

Trustmark Critical Illness Insurance

For Current Trustmark Participants Only

The Trustmark Critical Illness Plan can provide a benefit ranging from \$5,000 - \$100,000. This plan gives you the flexibility of using the money at your own discretion.

The plan provides an immediate pre-selected lump sum cash benefit upon first diagnosis of a covered critical illness or cancer after the plan's effective date. Your benefit is paid in full regardless of whether you have started treatment and allows you to decide how to use your benefit money.

Who is eligible?

- Employees who have previously purchased cancer and/or critical illness coverage through Trustmark may apply for an increase up to a total of \$100,000 of coverage. The \$100,000 is a combination of current critical illness and cancer and/or critical illness coverage (including the EZ Value Plan) and new critical illness coverage.
- Employees with existing cancer coverage through Trustmark may continue their current plans. No new policies will be issued to replace current plans.

Plan Features

- The Critical Illness Plan includes cancer coverage. However, the plan can be separated for "cancer-only" or "critical illness-only" coverage. See your enrollment counselor for further details.
- Waiver of Premium Rider available.
- You may add the EZ Value Plan Option to this plan, which automatically increases your coverage annually on each of the first five policy anniversaries. The increase is equal to the amount of protection an additional \$1 per week of deduction would purchase.*

* Maximum issue age is 60.

Optional Health Screening Benefit

Pays the cost of one screening test per calendar year (up to \$50 or \$100 benefit maximum). Eligible tests include:

- Low Dose Mammography
- Pap Smear (women over age 18)
- Hemocult Stool Specimen
- Prostate Specific Antigen
- Colonoscopy

For current Trustmark Cancer Protector Participants

If you currently enrolled in Trustmark Cancer Protector, you may:

- continue coverage
- make changes to your coverage
- add riders
- apply for an increase up to a total of \$50,000
- add the EZ Value plan to current Cancer Protector plans.

If you have not previously purchased Trustmark Cancer insurance coverage, you are not eligible to purchase it during the 2010 Open Enrollment.

- Flexible Sigmoidoscopy
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test to determine levels of HDL and LDL
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Serum Protein Electrophoresis (blood test for myeloma)
- Thermography

Issue Ages

- Employees (18 through 70)
- Spouse (18 through 70)
- Children (15 days through 23)

What payroll deduction premiums will I pay for this plan?

You select the coverage and premium that best fits your budget and family needs. As a Duval County Public Schools employee, your group purchasing power ensures you receive a high insurance value at an affordable cost. Speak with your Enrollment Counselor for more information.

Can I continue my coverage if I terminate employment or retire?

Yes. This plan is portable after the first payroll deduction. You can continue with the full amount of insurance coverage and arrange for premiums to be billed directly to you.

How do I make changes to my election?

You may elect to change your policy after it goes into effect by calling the Trustmark Service Center at 1-800-918-8877. Changes are forwarded to your employer and should be reflected in your paycheck within two to four weeks.

What if I have questions about my certificate?

After you enroll, you can get answers about your certificate by calling Trustmark Customer Service at 1-800-918-8877.

Plan Provider

Trustmark Insurance Company, Lake Forest, Illinois, underwrites this plan. The A.M. Best Company, an organization that compares and rates the financial strength and performance of insurance companies, rates Trustmark "A-" Excellent. This information is being provided to employees by Duval County Public Schools in advance of more complete information from the insurer.

Policy Form CACI-82001